

Fill in this information to identify the case:

Debtor 1 Charlotte Barnes

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Texas (Houston)
(State)

Case number 16-34746

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wilmington Savings Fund Society, FSB, as Owner
Trustee of the Residential Credit Opportunities Trust V-C

Court claim no. (if known): 6-1

Last 4 digits of any number you use to
identify the debtor's account: _____

1 7 3 8

Date of payment change:

Must be at least 21 days after date of this notice 05 / 01 / 2019

New total payment:

\$ 795.46

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 466.97

New escrow payment: \$ 58.90

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Charlotte Barnes Case number (if known) 16-34746
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 04 / 08 / 2019
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email mghidotti@ghidottiberger.com



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

Borrower : DIXIE BARNES
4319 TRAIL LAKE DR
HOUSTON, TX 77045

Property Address : 4319 TRAIL LAKE DR
Houston, TX 77045

**Present Loan
Information :**

| | |
|-------------------|-------------|
| Account Number | |
| Paid To Date | 09/02/2018 |
| Principal balance | \$39,102.77 |
| Note Rate | 7.400% |
| Regular Payment | \$471.81 |
| Escrow Payment | \$202.22 |
| Suspense Payment | \$264.75 |
| Other Payments | \$0.00 |
| Suspense Balance | \$532.23 |
| Escrow Balance | (\$245.69) |
| Unpaid Interest | \$0.00 |
| Unpaid Charges | \$12,415.74 |

Dear DIXIE BARNES :

Enclosed is your Escrow Disclosure Statement and notice of new mortgage payment for your loan. At least once a year FCI reviews your escrow account to determine if the current monthly payment amounts are sufficient to cover your projected taxes and/or insurance premiums. Increases or decreases in your annual tax and/or insurance amounts may cause your monthly payment to change. The first section of the Statement projects activity for the upcoming 12 months as well as any changes to your monthly installment. Prior Year Escrow Payment Activity on the Statement reflects activity on your escrow account from February 2019 through April 2019. Payments are shown in the month received which may not necessarily be the month due. **The Statement assumes timely receipt of payments and scheduled disbursements through April 30, 2020.**

Surplus: A Surplus is the amount by which a current impound/escrow balance exceeds the target balance for the 12-month period for the impound/escrow account. Refunds due to Surplus will be mailed within 30 days. Tax bills other than the annual secured bill are your responsibility to pay. Before spending your refund, you should check with your local County Tax Collector and/or the Assessor's Office to determine if a Supplemental Tax Bill is pending or expected to be issued.

Shortage: A Shortage means that an amount by which a current impound/escrow account balance falls short of the target balance at the time of the impound/escrow analysis. Some reasons for the shortage include deficiency of total payments received and increases in tax and/or insurance amount during the projection year. If you choose to pay the escrow shortage in full rather than have it collected over 12 months, your new monthly payment is the amount listed in the top portion of your Statement. Your check for the lump sum payment and request should be submitted directly to FCI Lender Services, Inc. Attn: Escrow Department at the address listed below.

Deficiency: A Deficiency is the amount of a negative balance in an impound/escrow account which occurs due to the Servicer advancing funds to pay the impound/escrow item.

Target Balance: A Target Balance means the estimated month-end balance in an impound/escrow account that is just sufficient to cover the remaining disbursements from the impound/escrow account for the remainder of the 12 month period that are required to cover annual taxes, insurance, or other escrow/impound items.

Please take the time to review the Statement prior to the changes taking place. Changes to your monthly installment, as indicated in your Statement, will be reflected on your May, 2019 billing statement. If you are using an automatic payment provider, please notify them of the change in payment amount to avoid possible late fees.

If you have any questions regarding this Statement, please call our toll free number at 800-931-2424, Ext. 650, Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m. Pacific Standard Time or visit our website www.trustfci.com at anytime. When calling, please reference your loan number, so that we may better serve you.

Regards,

Customer Care Department
FCI Lender Services, Inc.

Account:

Statement Date: 03-18-2019



FCI Lender Services, Inc.

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS #4920, BRE #01022780

Annual Escrow Disclosure Statement

| SUMMARY | |
|--|------------|
| Total Projected Payments from Escrow | \$706.77 |
| Divide by # of Months in Statement Period | 12 |
| Equals Monthly Projected Payments to Escrow | \$58.90 |
| Target Balance = Projected Pymt to Escrow + 2 extra month cushion | \$824.60 |
| Starting Projected Balance (+) | \$1,169.85 |
| Starting Required Balance (-) | \$412.27 |
| Delinquency Vouchers (-) | \$0.00 |
| Your account is showing a surplus (see letter for more information regarding surplus) | \$757.58 |
| P&I: \$471.81 New Escrow: \$58.90 New Payment: \$795.46 | |

| NEW PAYMENT INFORMATION AS OF 5/2/2019 | |
|--|------------|
| Principal & Interest | \$471.81 |
| Escrow Payment | \$58.90 |
| Shortage | \$0.00 |
| Surplus | \$0.00 |
| Deficiency | \$0.00 |
| Suspense Payment | \$264.75 |
| Others | \$0.00 |
| Payment Amount | \$795.46 |
| New Payment Date | 05/02/2019 |

IMPORTANT NOTE: It is our goal to provide you with accurate escrow information. If your loan account is delinquent, this analysis may not include current escrow information and may not accurately reflect your actual or projected escrow activity. Please inform this office immediately of your current tax and insurance information by calling 800-931-2424 in order to re-establish your escrow account. Insurance information may not be calculated into this analysis if the information was not provided to the Servicer. Please note, once annual insurance premium information has been provided, the payment must be re-projected.

These are the escrow items we anticipate we will collect for or pay on your behalf in your upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal Law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

| ESCROW ACCOUNT PROJECTIONS FOR COMING YEAR | | | | | | |
|--|-----------------|---------------|-----------------|--------------------------------------|----------------|------------|
| Month - Year | To Escrow | Shortage | From Escrow | Description | Escrow Balance | |
| | | | | | Projected | Required |
| | | | | Required Deposit | \$1,169.85 | \$412.27 |
| May-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,228.75 | \$471.17 |
| June-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,287.65 | \$530.07 |
| July-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,346.55 | \$588.97 |
| August-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,405.45 | \$647.87 |
| September-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,464.35 | \$706.77 |
| October-2019 | \$58.90 | \$0.00 | \$0.00 | | \$1,523.25 | \$765.67 |
| November-2019 | \$58.90 | \$0.00 | \$706.77 | Harris County Tax Assessor-Collector | \$875.38 | \$117.80 * |
| December-2019 | \$58.90 | \$0.00 | \$0.00 | | \$934.28 | \$176.70 |
| January-2020 | \$58.90 | \$0.00 | \$0.00 | | \$993.18 | \$235.60 |
| February-2020 | \$58.90 | \$0.00 | \$0.00 | | \$1,052.08 | \$294.50 |
| March-2020 | \$58.90 | \$0.00 | \$0.00 | | \$1,110.98 | \$353.40 |
| April-2020 | \$58.90 | \$0.00 | \$0.00 | | \$1,169.88 | \$412.30 |
| Total : | \$706.80 | \$0.00 | \$706.77 | | | |

Account:

Statement Date: 03-18-2019

* This is your Low Point. The Low Point is zero plus the allowed reserve as guided by the Real Estate Settlement and Procedure Act (RESPA). Reserve amount by Federal Law (RESPA) is two times your monthly Escrow Payment (T&I) Excluding (MIP, PMI) unless State Law specifies a lower amount.

The following statement of activity in your escrow account from **February 2019** To **April 2019** displays actual activity as it occurred in your escrow account during that period.

| PRIOR YEAR ESCROW PAYMENT ACTIVITY February 2019 - April 2019 | | | | |
|---|--------------------|----------------------|--------------------------------------|------------|
| Month - Year | Payments To Escrow | Payments From Escrow | Description | Balance |
| February-2019 | \$0.00 | \$0.00 | | \$0.00 |
| March-2019 | \$466.97 | \$0.00 | DIXIE BARNES | \$466.97 |
| March-2019 | \$0.00 | \$712.66 | Harris County Tax Assessor-Collector | (\$245.69) |
| April-2019 | \$0.00 | \$0.00 | | (\$245.69) |
| Total : | \$466.97 | \$712.66 | | |

***Note: FCI Lender Services, Inc. is a debt collector and is attempting to collect a debt.
Any information obtained will be used in furtherance of that purpose.***

IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.

Account:

Statement Date: 03-18-2019

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)

GHIDOTTI | BERGER LLP

1920 Old Tustin Ave.

Santa Ana, CA 92705

Ph: (949) 427-2010

Fax: (949) 427-2732

mghidotti@ghidottiberger.com

Attorney for Creditor

Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-C

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF TEXAS (HOUSTON)

In Re: Charlotte Barnes

Debtor.

) CASE NO.: 16-34746

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) CHAPTER 13

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) **CERTIFICATE OF SERVICE**

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CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On April 8, 2019 I served the following documents described as:

- NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

| | |
|---|--|
| Debtor Charlotte Barnes 4319 Trail Lake Drive Houston, TX 77045 Trustee William E. Heitkamp Office of Chapter 13 Trustee 9821 Katy Freeway Ste 590 Houston, TX 77024 | Debtor's Counsel Alex Olmedo Acosta Acosta Law, P.C. 13831 Northwest Freeway Ste 400 Houston, TX 77040 US Trustee US Trustee Office of the US Trustee 515 Rusk Ave Ste 3516 Houston, TX 77002 |
|---|--|

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on April 8, 2019 at Santa Ana, California

/s/ Marlen Gomez

Marlen Gomez